

## Proposed NU Business Name: ONJOLI COSMETICS



Project identification and prepared by : Sonjay Kumer Sarker  
Fultola Unit, Khulna

Project verified by: Md: Hafizur Rahman

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>ASHOK MALAKER</b>
Age	:	02-01-1984(34 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	0 1 son
No. of siblings:	:	03 Brothers 01 Sisters
Address	:	Vill: Alkha P.O:Fultola P.S: Fultola Dist:Khulna
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>ANJOWALI MALAKER</b>
(iii) Father's name	:	<b>ROBIN MALAKER</b>
(iv) GB member's info	:	Branch: Fultola , Centre # 06(Female), Member ID: 1349/1, Group No: 04 Member since: 05-04-2010 raning (08Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 150,000 Outstanding loan: 37215/-.
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	5 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01748-943564
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Ltd. Fultola Unit, Khulna.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ANJOWALI MALAKER** Joined Grameen Bank Since 8 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ONJOLI COSMETICS</b>
Location	:	Fultola, Khulna
Total Investment in BDT	:	BD : 3,70,000
Financing	:	Self BDT 300,000(from existing business) 81% Required Investment BDT 70,000(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	12t x 18ft= 216 Square ft
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods likes;Shampu, Body spere,Sent,city gold etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no Employee. After getting equity fund no employee will be appointed</li><li>▪The Shop is own.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

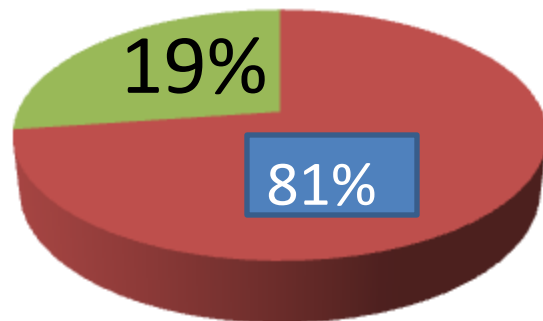
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shampu,body Spere,Sent,City Gold etc.	4,500	135,000	1,620,000
<b>Total Sales (A)</b>	<b>4,500</b>	<b>135,000</b>	<b>1,620,000</b>
Less. Variable Expense			
Shampu,body Spere,Sent,City Gold etc.	3,825	114,750	1,377,000
<b>Total variable Expense (B)</b>	<b>3,825</b>	<b>114,750</b>	<b>1,377,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>675</b>	<b>20,250</b>	<b>243,000</b>
Less. Fixed Expense			
Rent		0	0
Electricity Bill		400	4,800
Transportation		1,000	12,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		300	3,600
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>7,000</b>	<b>84,000</b>
<b>Net Profit (E) [C-D]</b>		<b>13,250</b>	<b>159,000</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Shampu	50	180	9000	Shampu	50	180	9000	18,000
Bodi Spe	200	280	56000	Bodi Spe	100	280	28000	84,000
Sent	100	220	22000	Sent	100	220	22000	44,000
City Gold Churi	500	220	110000	City Gold Churi	40	220	8800	118,800
Soap	200	42	8400		0	0	0	8,400
Nel Palish	600	50	30000		0	0	0	30,000
Oil	300	130	39000				0	39,000
Fresh Wash	100	70	7000				0	7,000
Others	0	0	18600		0	0	2200	20,800
								0
<b>Total</b>			<b>300,000</b>				<b>70,000</b>	<b>370,000</b>

## Source of Finance



**Entrepreneur Investment:**  
300,000  
**Investor Investment:**70,000  
**Total Investment:**3,70,000

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
Shampu,body Spere,Sent,City Gold etc.	7,000	210,000	2,520,000	2,646,000
<b>Total Sales (A)</b>	<b>7,000</b>	<b>210,000</b>	<b>2,520,000</b>	<b>2,646,000</b>
Less. Variable Expense				
Shampu,body Spere,Sent,City Gold etc.	5,950	178,500	2,142,000	2,249,100
<b>Total variable Expense (B)</b>	<b>5,950</b>	<b>178,500</b>	<b>2,142,000</b>	<b>2,249,100</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,050</b>	<b>31,500</b>	<b>378,000</b>	<b>396,900</b>
Less. Fixed Expense				
Rent		0	0	0
Electricity Bill		800	9,600	10,080
Transportation		1,500	18,000	18,900
Salary (self)		5,000	60,000	60,000
Salary (staff)		0	0	0
Entertainment		400	4,800	5,040
Mobile Bill		500	6,000	6,000
Non Cash Item				
Depreciation		0	0	0
<b>Total Fixed Cost</b>		<b>8,200</b>	<b>98,400</b>	<b>100,020</b>
<b>Net Profit (E) [C-D]</b>		<b>23,300</b>	<b>279,600</b>	<b>296,880</b>
<b>Investment Payback</b>			<b>42,000</b>	<b>42,000</b>



# Cash flow projection on business plan (rec. & Pay)

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	279,600	296,880
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		200,385
	<b>Total Cash Inflow</b>	<b>349,600</b>	<b>497,265</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan	37215	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	<b>Total Cash Outflow</b>	<b>149,215</b>	<b>42,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>200,385</b>	<b>455,265</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others: 0  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





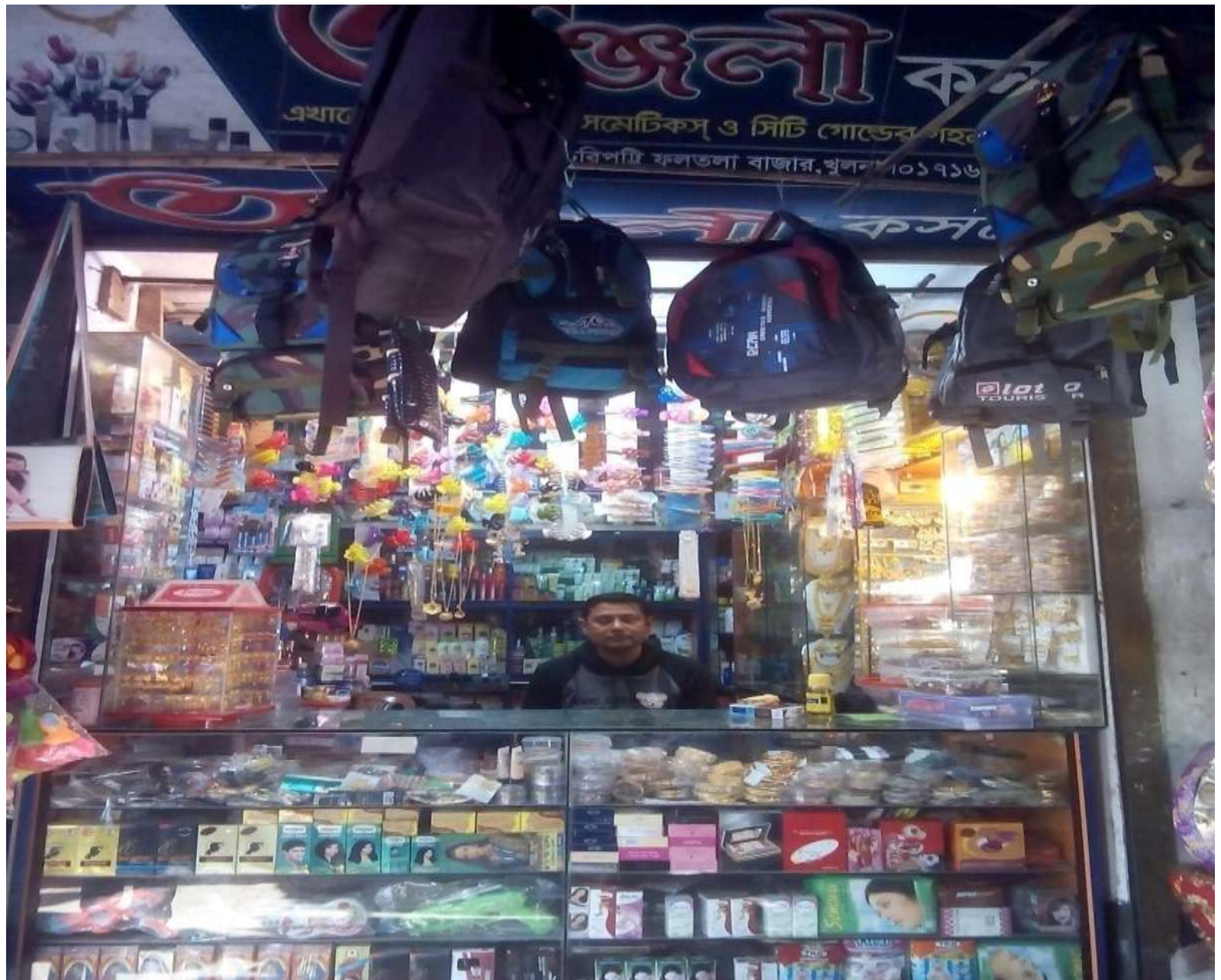




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# FAMILY PICTURE

